

FIG. 1

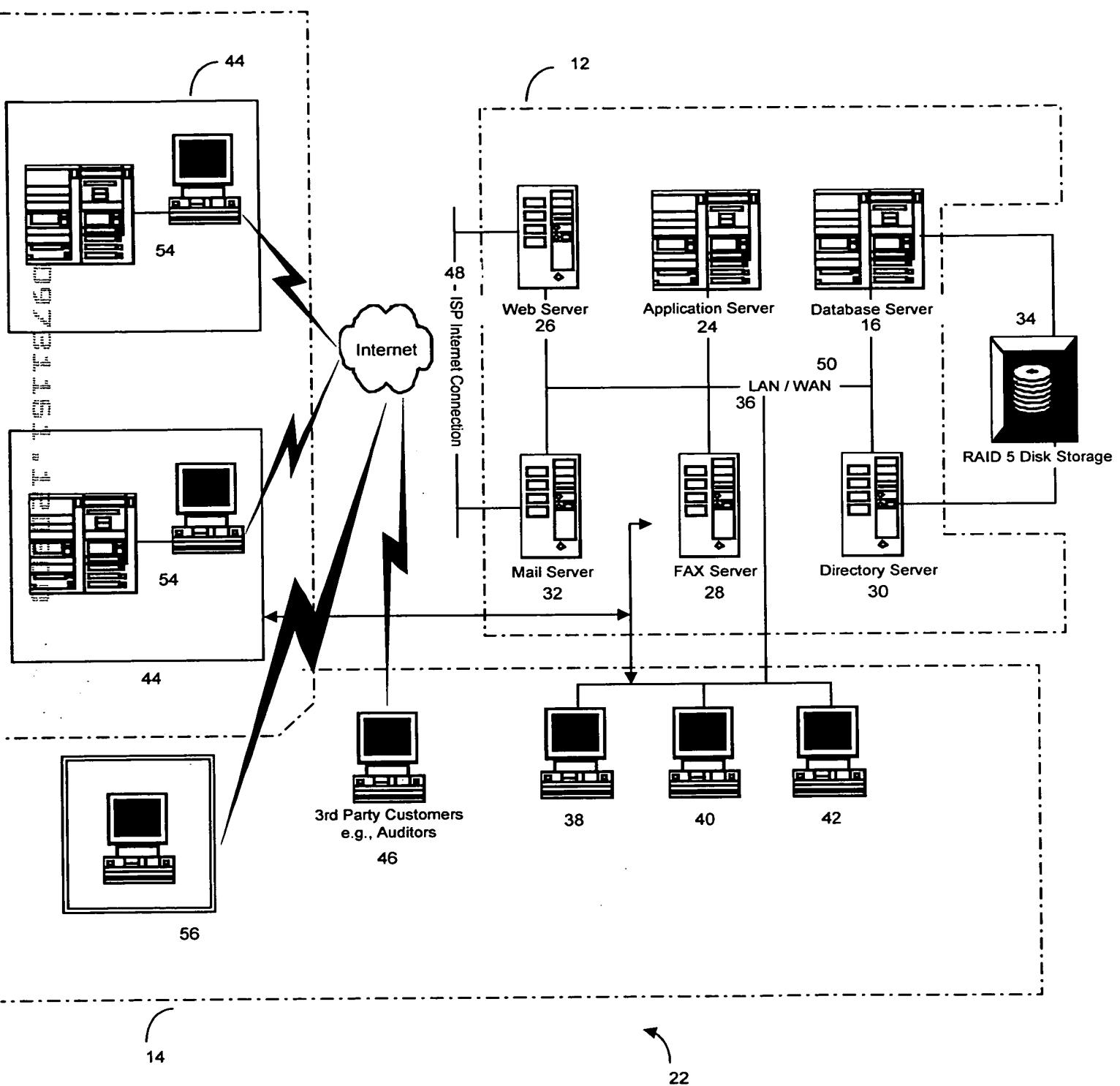


FIGURE 2

FIGURE 3

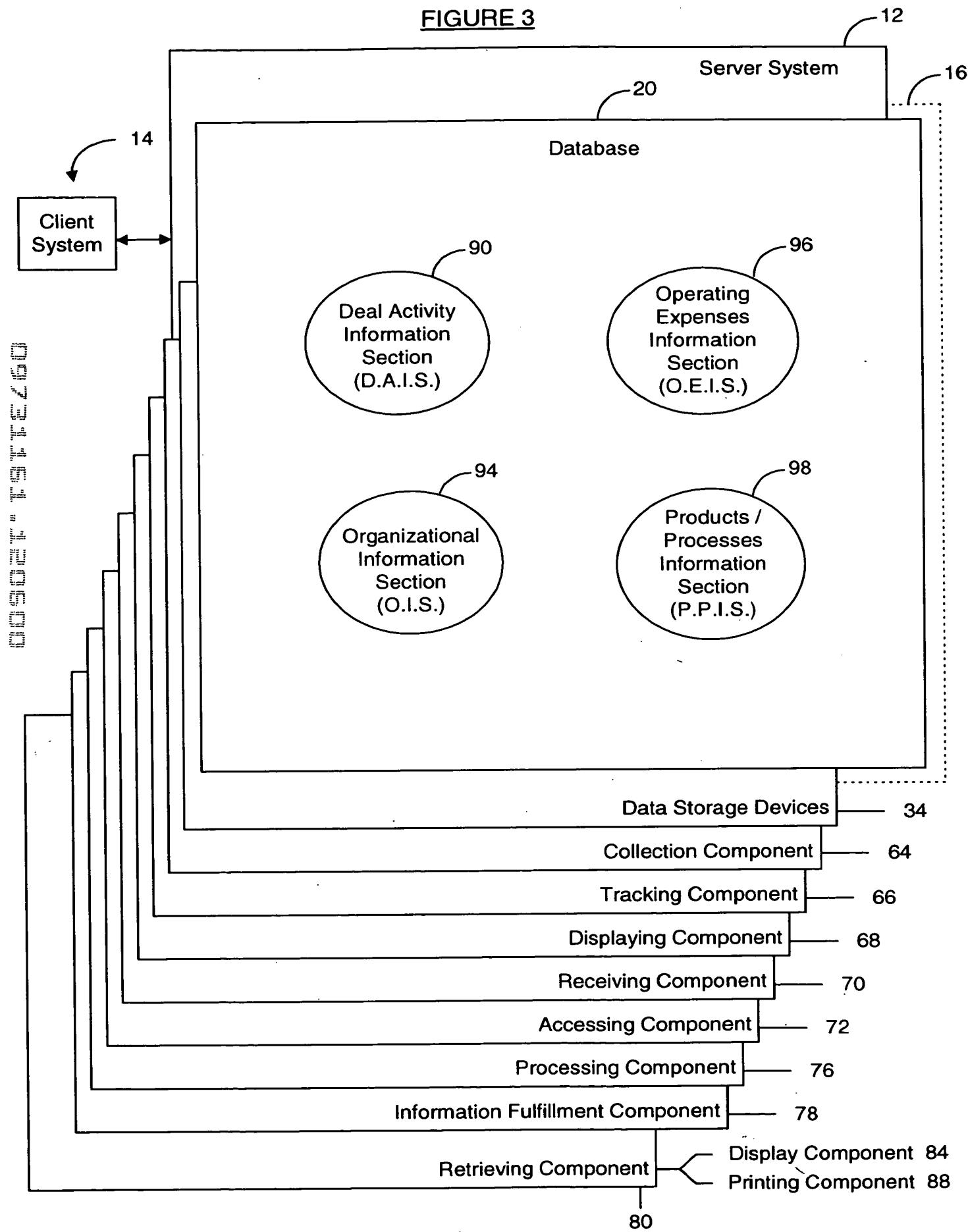


FIGURE - 4 → 300

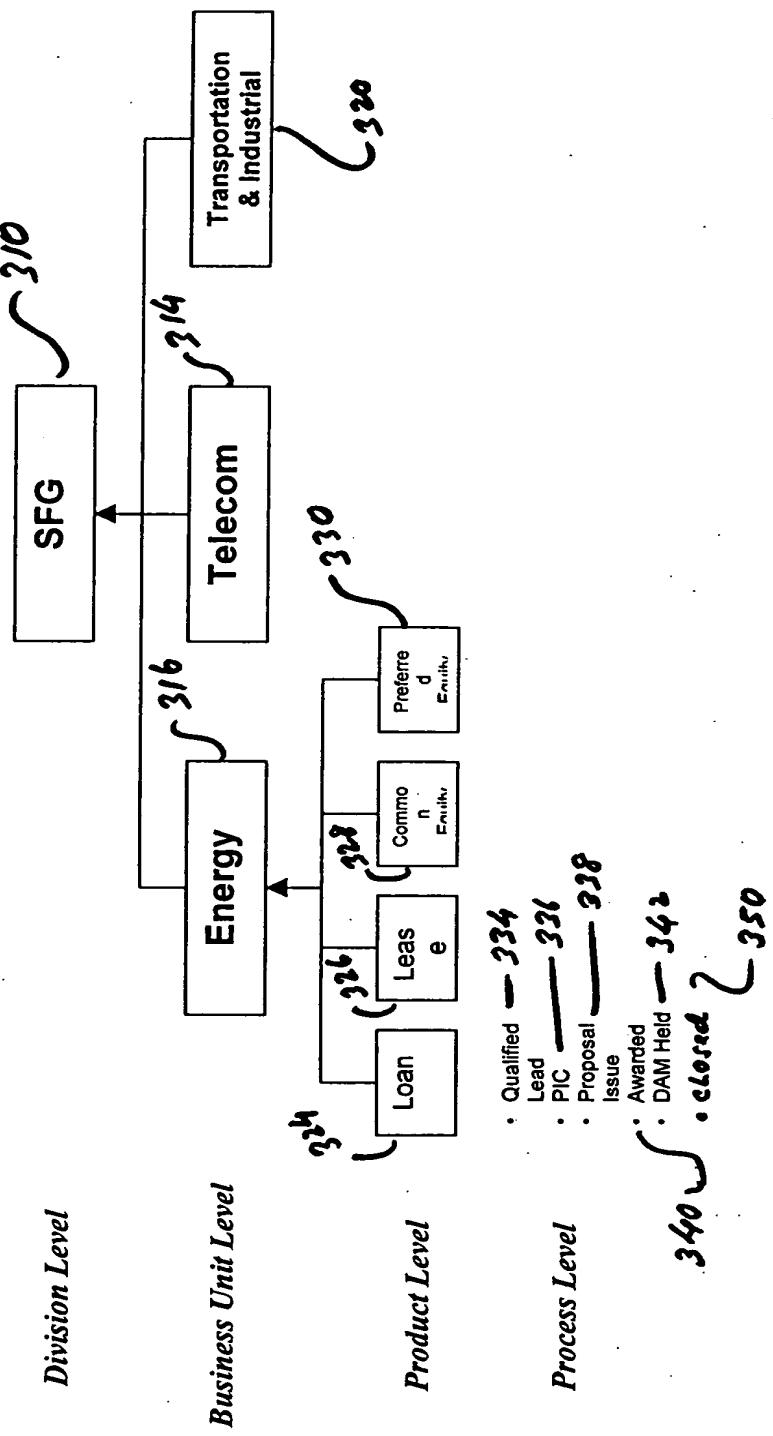
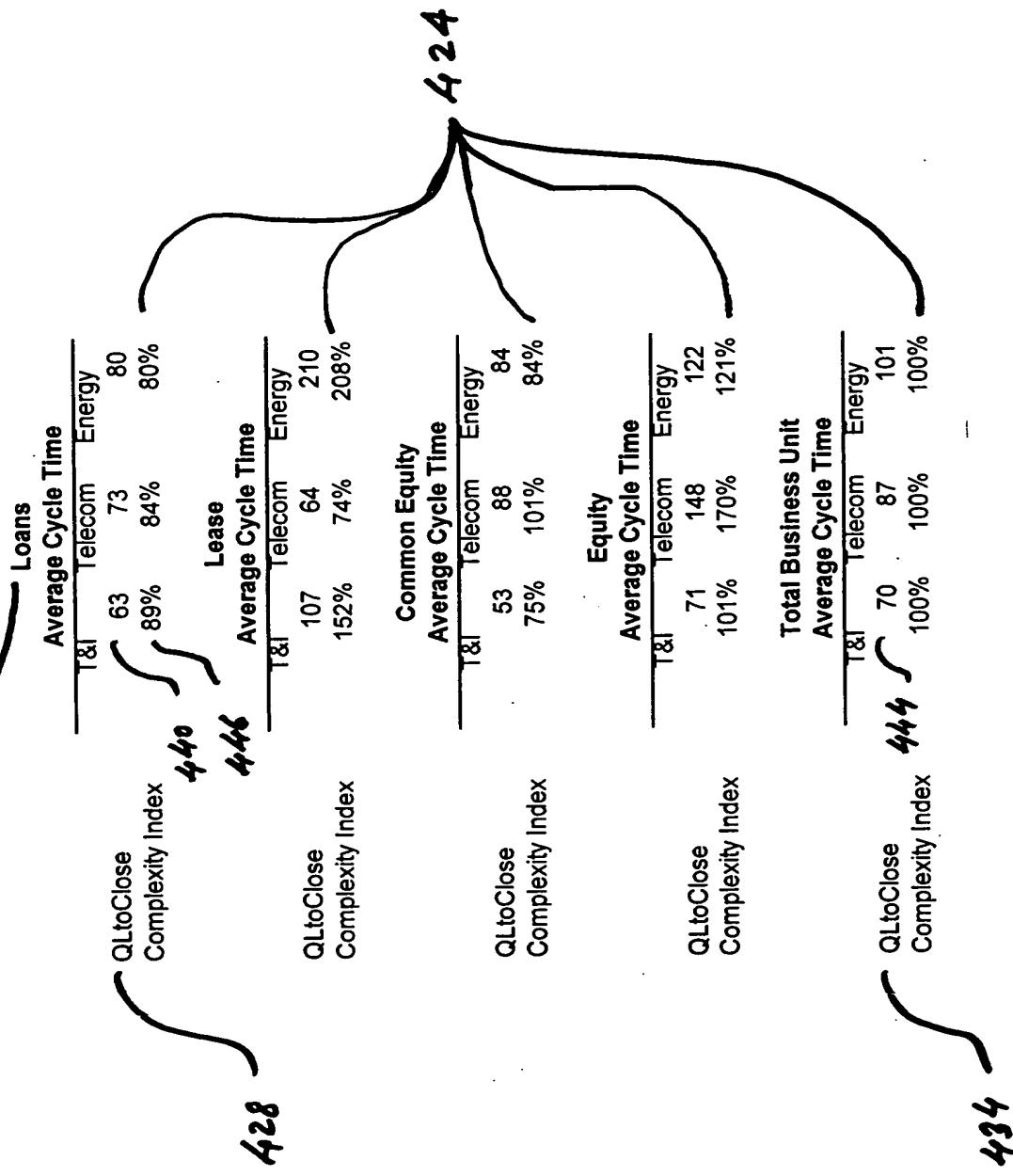


FIGURE-6 

432



424

434

Complexity Index (QL -CL Cycle)		Loan	89%	Board Level	Division Level	Loan Total
# of QL	# of CL	Board Level	Division Level	Loan Total	Loan Total	
Lead and terminated	8	10	500	11	124	504
# of PCLs	35	2	19	19	29	506
PC and terminated	17	8	52	52	95	
# of issued Proposals	18	4	11	11	32	510
Issued and terminated	2	2	5	5	9	
# Awarded or Credit Request	16	2	38	38	54	
Awarded and terminated	1	0	2	2	3	
# of DAM Held	3	1	4	4	54	
DAM and terminated	3	1	9	9	13	
# Approved	2	1	25	25	38	
Approved and terminated	4	0	5	5	9	
CLOSE	8	1	20	20	29	
# of QL		\$ 18,323	\$ 18,323	\$ 18,323	\$ 18,323	
Lead and terminated		\$ 8,796	\$ 8,796	\$ 8,796	\$ 8,796	
# of PCLs		\$ 38,532	\$ 38,532	\$ 38,532	\$ 38,532	470
PC and terminated		\$ 94,534	\$ 94,534	\$ 94,534	\$ 94,534	480
# of issued Proposals		\$ 21,034	\$ 60,474	\$ 21,166	\$ 22,669	
Issued and terminated		\$ 51,551	\$ 51,551	\$ 51,551	\$ 51,551	484
# Awarded or Credit Request		\$ 232,771	\$ 272,210	\$ 232,902	\$ 234,405	
Awarded and terminated						494
# Approved						
Approved and terminated						
CLOSE						

Finance 8 520

Loan

	HQ Level	Board Level	Division Level	Total Costs
Approved	\$ 787,393	\$ 183,231	\$ 1,300,939	\$ 2,272,063
Proposed	\$ 307,867	\$ 70,370	\$ 457,402	\$ 835,638
Qualified Proposals	\$ 693,576	\$ 154,128	\$ 1,579,812	\$ 2,427,516
Granted or Declined	\$ 1,512,541	\$ 189,068	\$ 3,403,217	\$ 5,104,825
Hold	\$ 315,516	\$ 120,948	\$ 719,639	\$ 1,156,102
Approved	\$ 618,618	\$ 51,551	\$ 1,288,787	\$ 1,958,956
Total Costs	\$ 4,236,010	\$ 769,295	\$ 8,749,795	\$ 13,755,100
Unit Cost per Close Deal	\$ 510			
Total Cost per Close Deal	\$ 512			
Total Costs:	\$ 564			
Close Deals	\$ 566			
Dead Deals	\$ 568			
Total Costs	\$ 4,236,010	\$ 769,295	\$ 8,749,795	\$ 13,755,100
Dead deals % of Total Costs	56%	65%	47%	51%
Hit Rates (DAM Held to Close)	53%	50%	59%	57%

540

546

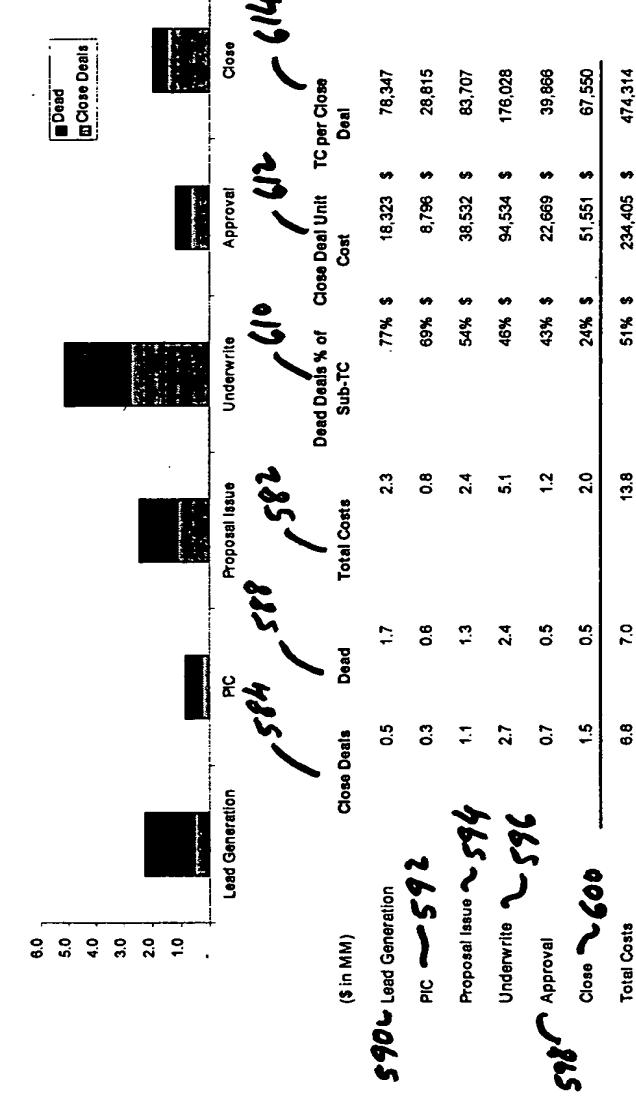
520

548

572

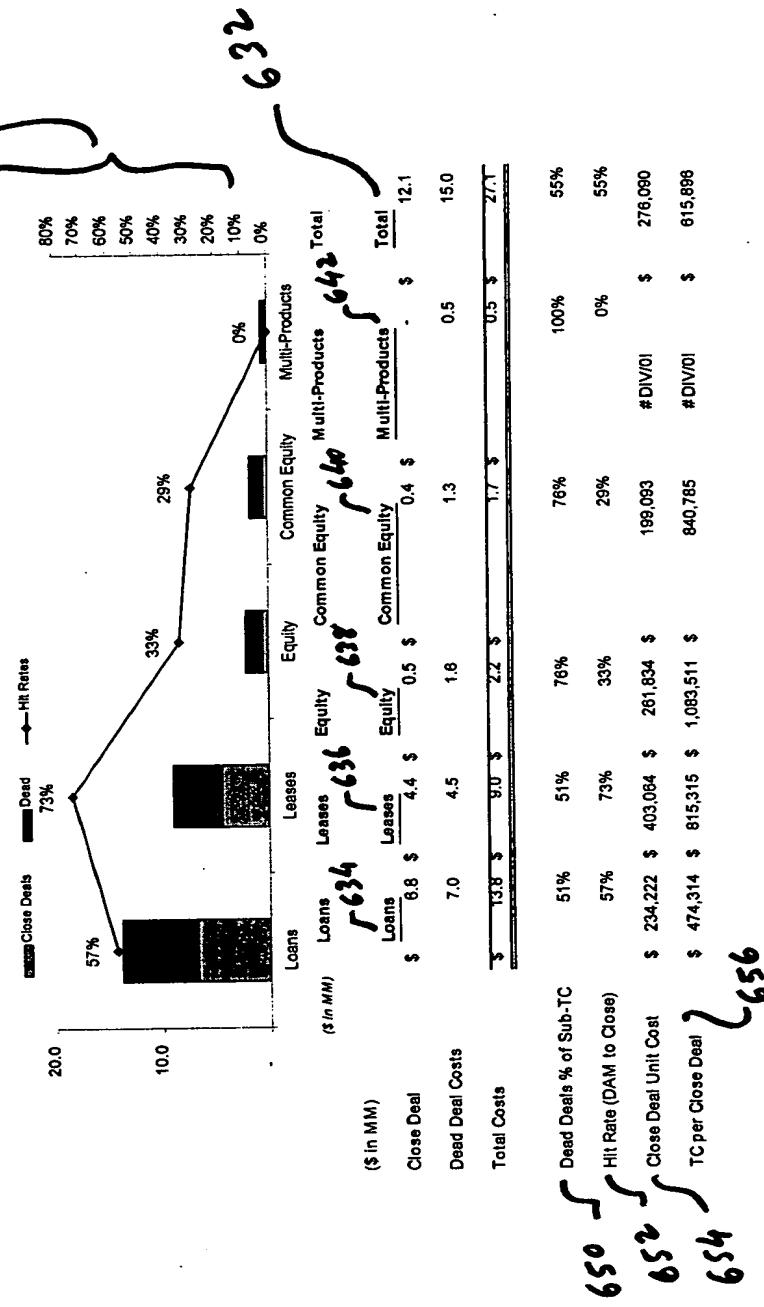
Figure - 9 

1999 T&I Operating Cost for Loans by Process



\$/160000000 - \$100000000 630

1999 T&I Operating Cost by Product



11/16/09 - 89

1999 T & I Operating Cost for All Products by Process

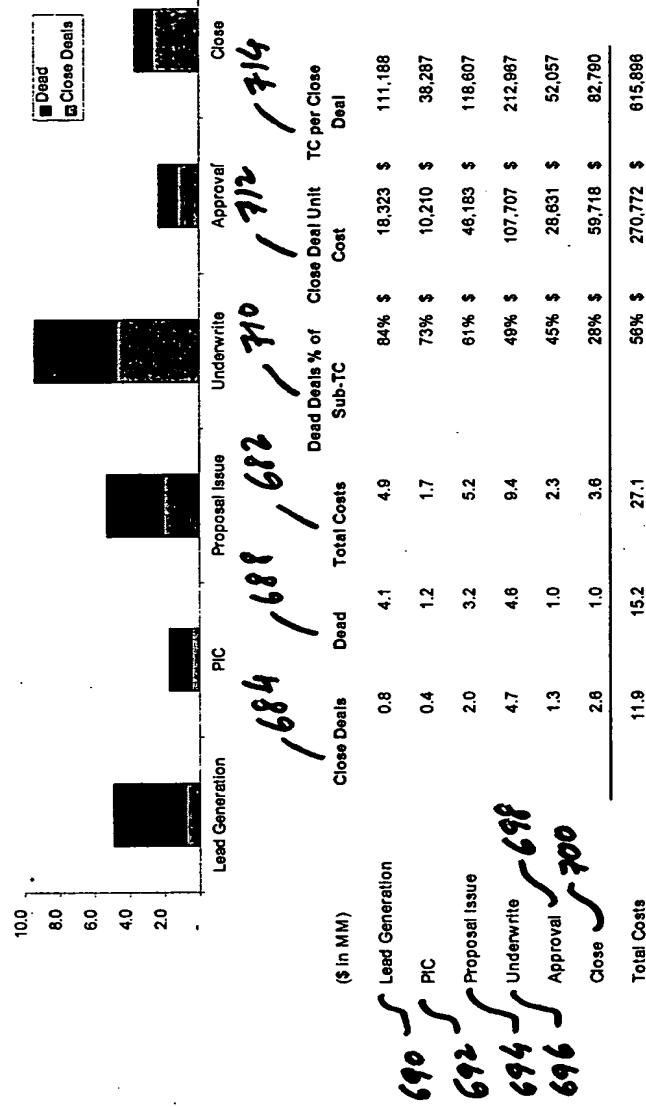


FIGURE 12

